This document was prepared by John C. Morris, III, 2309 Oliver Rd., Monroe, Louisiana 71201 Telephone: (318) 330-9020

INDEXING INSTRUCTIONS:

Lot 91, Cedar Creek Estates, Third Addition, situated in Section 10, Township 2 South, Range 6 West, Desoto County, Mississippi

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), and other good and valuable consideration, the undersigned, grantor (s) The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2, do hereby convey, and warrant specially unto grantee (s) Matthew Lenny Turner and Karen Turner, as joint tenants with right of survivorship and not as tenants in common, the following described property situated in Desoto County, Mississippi, to-wit;

SEE ATTACHMENT EXHIBIT "A"

City, County, and State ad valorem taxes for the year 2004 are to be pro-rated as of the date of delivery of this deed.

The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas, and mineral leases, exceptions, reservations and conveyances.

The above warranty and this conveyance is made subject to any and all easements for public utilities as presently laid out, constructed or in use.

WITNESS MY SIGNATURE, this the 19th day of May, 2004.

The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2 by its Attorney-in-Fact Fairbanks Capital Corp.

BY:

DAVID FRANCIS, DOC. CONTROL OFFICER

STATE MS. - DESOTO 00. 6

May 27 2 48 PM "04

STATE OF UTAH

COUNTY OF SALT LAKE

BK 473 PG 99

E DAVIS CH. CLK

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 19th day of May, 2004, within my jurisdiction, the within name **David Francis**, who acknowledge that he is a **Document Control officer**, of **Fairbanks Capital Corp.**, a corporation which is the Attorney in Fact for **The Bank of New York**, acting solely in its capacity as **Trustee for EQCC Trust 2001-2**, a corporation, and that for and on behalf of the said **Fairbanks Capital Corp.** in its representative capacity as Attorney in Fact for **The Bank of New York**, acting solely in its capacity as **Trustee for EQCC Trust 2001-2**, that he/she executed the above and foregoing instrument, after first having been duly authorized so to do.

NOTARY

GRANTOR:
The Bank of New York
3815 South West Temple
Salt Lake City, UT 84115
801-594-6042
(161)-594-1042
se/R03-4740

Menuka

3815 South West Temple
Salt Lake City, Utah 84115
My Commission Expires
April 22, 2007
State of Utah

MY COMMISSION EXPIRES

GRANTEE:

Matthew Lenny Turner and Karen Turner 9635 Austin Drive Olive Branch, MS 38654

(662) 386 - 6240

(642) 759-1793

EXHIBIT "A"

Lot 91, Cedar Crest Estates, Third Addition, situated in Section 10, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 56, Pages 22-23, in the office of the Chancery Clerk of DeSoto County, Mississippi.